## Claims

[c1]     A method for operating a computer to facilitate use of a pricing model, said method comprising the steps of:

prompting a user to enter at least one workload driver for a portfolio;

prompting the user to enter a trigger level for each entered workload driver

prompting the user to enter a weight for each trigger level; and

allocating portfolio and underwriting expenses, based upon workload drivers and their trigger levels.

[c2]     A method according to Claim 1 further comprising the step of prompting the user to select a computer generated screen tracking actual expenses against projected expenses for the portfolio.

[c3]     A method according to Claim 1 wherein said step of allocating portfolio and underwriting expenses further comprises the step of prompting the user to select a value to allocate to a reserves fund for the portfolio.

[c4]     A method according to Claim 1 wherein said step of allocating portfolio and underwriting expenses further comprises the step of prompting the user to identify if the portfolio is a rollover portfolio.

[c5]     A method according to Claim 1 wherein said step of allocating portfolio and underwriting expenses further comprises the step of prompting the user to configure the portfolio to allocate at least one collection day within the life of the portfolio.

[c6]     A method according to Claim 1 wherein the workload drivers comprise collateral performance, excess availability, books and records, risk classification, number of agings, frequency of borrowing, frequency of reporting, co-borrower structure, fixed charge coverage, first time asset based lending borrower and export-import bank guarantee.

[c7]     A database comprising:

data corresponding to workload drivers for a deal;

data corresponding to a trigger level for each workload driver; and

data corresponding to input and feedback regarding the deal.

[c8]     A database according to Claim 7 wherein said data corresponding to workload drivers comprise data corresponding to at least one of collateral performance, excess availability, books and records, risk classification, number of agings, frequency of borrowing, frequency of reporting, co-borrower structure, fixed charge coverage, first time asset based lending borrower and export-import bank guarantee.

[c9]     A database according to Claim 8 wherein the trigger levels for the workload drivers collateral performance and books and records comprise at least one of a strong trigger level, a moderate trigger level, and a weak trigger level.

[c10]    A database according to Claim 8 wherein the trigger levels for the workload drivers frequency of borrowing and frequency of reporting comprise at least one of monthly, weekly and daily.

[c11]    A database according to Claim 8 wherein the trigger levels for the workload driver excess availability comprise at least one of a >25% trigger level, a >5% trigger level, and a <5% trigger level.

[c12]    A database according to Claim 8 wherein the trigger levels for the workload drivers co-borrower structure, first time asset based lending borrower and export-import Bank guarantee comprise yes and no.

[c13]    A database according to Claim 8 wherein the trigger levels for the workload driver risk classification comprise at least one of a performing trigger level, a moderate trigger level, and a watch trigger level.

[c14]    A database according to Claim 8 wherein the trigger levels for the workload driver number of agings comprise at least one of one and greater than one.

[c15]    A database according to Claim 8 wherein the trigger levels for the workload driver fixed charge coverage comprise at least one of a greater than 1.0xtrigger level, a less than 1.0x trigger level, and a less than 0.0x trigger level, where x is a fixed charge coverage.

[c16]     A database according to Claim 7 wherein said data corresponding to trigger
          levels for a workload driver comprise data corresponding to a weighting
          factor for assigning a weight to be given each workload driver within the
          deal.

[c17]     A system for evaluating deal economics based on workload requirements,
          said system comprising:
          a database comprising data corresponding to workload drivers and related
          trigger levels for each deal; and
          a server configured to prompt users to select trigger levels for each
          designated workload driver when entering deal data.

[c18]     A system according to Claim 17 wherein said database comprises data
          corresponding to at least one of the workload drivers collateral performance,
          excess availability, books and records, risk classification, number of agings,
          frequency of borrowing, frequency of reporting, co-borrower structure, fixed
          charge coverage, first time asset based lending borrower and export-import
          bank guarantee.

[c19]     A system according to Claim 17 wherein said database comprises data
          corresponding to a weighting factor for the trigger levels corresponding to a
          workload driver, the weighting factor used to assign a weight to be given
          each workload driver within the deal.

[c20]     A system according to Claim 17 wherein said server is configured to cause a
          screen listing a plurality of workload drivers for a deal to be displayed at a
          client computer.

[c21]     A system according to Claim 17 wherein for a workload driver, said server
          causes said client computer to display trigger level selections for each
          workload driver.

[c22]     A system according to Claim 17 wherein said database comprises data
          corresponding to input and feedback regarding the deal.

[c23]     A system according to Claim 17 wherein said server is further configured to allocate portfolio expenses based upon a combination of workload drivers, weights assigned to selected trigger levels and feedback regarding the deal.

[c24]     A system according to Claim 23 wherein said server is further configured to allocate portfolio expenses as at least one of origination expenses, underwriting expenses, account management expenses, and overhead expenses.

[c25]     A system according to Claim 24 wherein said server is further configured to determine account management expenses based on a customer workload rating.

[c26]     A system according to Claim 17 wherein said server is further configured to calculate a reserves amount for each month of the deal, the reserves amount based upon a loan balance and a reserves percentage.

[c27]     A system according to Claim 26 wherein said server is further configured to calculate a reserves amount based upon identified risks and workload, the impact of workload based upon a risk/workload matrix.

[c28]     A method for assessing profitability of a portfolio of accounts over the life of the accounts using an activity based pricing model, said method comprising the steps of:
generating at least one of a customer risk rating and a workload rating;
allocating at least one of a customer risk expense, a workload expense, an underwriting expense and a reserve amount; and
analyzing quality of the portfolio.

[c29]     A method according to Claim 28 wherein said step of analyzing quality of the portfolio comprises the step of tracking actual returns against projected returns by customer through the life of the accounts.

[c30]
          A method according to Claim 28 wherein said step of analyzing quality of the portfolio comprises the step of analyzing based on at least one of company

sales size, products, business segment, state, originator, underwriter, account manager, industry, credit rating, deal size, financing need and workload.

[c31]     A method according to Claim 28 further comprising the step of generating a report of the portfolio analysis.

[c32]     A method according to Claim 28 further comprising the step of reviewing strategic customer relationships.

[c33]     A method according to Claim 32 wherein said step of reviewing strategic customer relationships comprises the step of completing a strategic relationship scorecard.

[c34]     A method according to Claim 28 wherein said step of analyzing quality of the portfolio comprises the step of determining impact on return on investment.

[c35]     A method according to Claim 28 wherein said step of generating at least one of a customer risk rating and a workload rating comprises the step of generating a trigger level for each rating.

[c36]     A method according to Claim 35 wherein said step of analyzing quality of the portfolio comprises the step of revalidating trigger level ratings.

[c37]     A computer-readable medium, comprising:
          a record of workload drivers for a portfolio;
          a record of trigger levels for each workload driver; and
          a plurality of rules for matching workload drivers and trigger levels to one or more loan portfolios.

[c38]     A computer readable medium according to Claim 37 wherein the workload drivers comprise at least one of collateral performance, excess availability, books and records, risk classification, number of agings, frequency of borrowing, frequency of reporting, co-borrower structure, fixed charge coverage, first time asset based lending borrower and export-import bank guarantee.

[c39]    A computer-readable medium according to Claim 37 further comprising a record of weighting factors applied to the trigger levels for each workload driver.

[c40]    A computer-readable medium according to Claim 37 further comprising a record of expenses for the portfolio.

[c41]    A computer-readable medium according to Claim 40 further comprising a record identifying if the portfolio is a rollover portfolio.

[c42]    A computer-readable medium according to Claim 37 further comprising a record including at least one of fees, average outstanding balances, amortization schedule, and outplacement assumptions including fee rake and rate skim.

[c43]    A computer-readable medium according to Claim 37 further comprising a record of a deal summary, including at least one of balances, income fees collected, money cost, contributed value and operating expenses, over the life of the deal.

[c44]    A computer-readable medium according to Claim 37 further comprising a record of collection days allocated for a portfolio.

[c45]    Apparatus comprising:
         means for prompting a user to enter at least one of a customer risk rating and a workload rating;
         means for allocating at least one of a customer risk expense, a workload expense, an underwriting expense and a reserve amount; and
         means for analyzing quality of the portfolio.

[c46]    Apparatus according to Claim 45 wherein said means for analyzing quality of the portfolio comprises means for tracking actual returns against projected returns by customer through the life of the accounts.

[c47]    Apparatus according to Claim 45 wherein said means for analyzing quality of the portfolio comprises means for analyzing based on at least one of

company sales size, products, business segment, state, originator, underwriter, account manager, industry, credit rating, deal size, financing need and workload.

[c48]     Apparatus according to Claim 45 further comprising means to generate a report of the portfolio analysis.

[c49]     Apparatus according to Claim 45 further comprising means for reviewing strategic customer relationships.

[c50]     Apparatus according to Claim 49 wherein said means for reviewing strategic customer relationships comprises means for completing a strategic relationship scorecard.

[c51]     Apparatus according to Claim 45 wherein said means for analyzing quality of the portfolio comprises means for determining impact on return on investment.

[c52]     Apparatus according to Claim 45 wherein said means for generating at least one of a customer risk rating and a workload rating comprises means for generating a trigger level for each rating.

[c53]     Apparatus according to Claim 52 wherein said means for analyzing quality of the portfolio comprises means for revalidating trigger level ratings.

[c54]     A method for determining workloads for a portfolio of deals, said method comprising the steps of:
selecting, from an electronic interface, a number of workload drivers for the portfolio;
selecting, from the electronic interface, trigger levels for each of the workload drivers; and
requesting, from the electronic interface, a workload rating for the portfolio.

[c55]     A method according to Claim 54 further comprising the step of selecting, from the electronic interface, a weighting factor to be assign to each trigger level.

[c56]     A method according to Claim 54 wherein the workload drivers comprise at least one of collateral performance, excess availability, books and records, risk classification, number of agings, frequency of borrowing, frequency of reporting, co-borrower structure, fixed charge coverage, first time asset based lending borrower and export-import bank guarantee.

[c57]     A method according to Claim 54 further comprising the step of selecting, from the electronic interface, a value to allocate to a reserves fund for the portfolio.

[c58]     A method according to Claim 54 further comprising the step of selecting, from the electronic interface, to generate a strategic relationship scorecard.